

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Leroy S. Haigler, Jr.
 Cheryl A. Barnes-Haigler
 Debtors

Case No. 15-18977-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 13

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.
 db/jdb

13731554	+Leroy S. Haigler, Jr., Cheryl A. Barnes-Haigler, 7917 Pompey Place, Philadelphia, PA 19153-1730
13727645	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13651722	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
13696699	(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas TX 75261-9741)
13696700	+PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
	+Westgate Myrtle Beach Owners Association, Inc., 2801 Old Winter Garden Road, Ocoee, FL 34761-2965
	+Westgate Myrtle Beach, LLC, 2801 Old Winter Garden Road, Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Oct 20 2018 02:21:50 City of Philadelphia, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 20 2018 02:21:03 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 20 2018 02:21:40 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13651712	E-mail/Text: megan.harper@phila.gov Oct 20 2018 02:21:50 City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
13742359	+E-mail/Text: megan.harper@phila.gov Oct 20 2018 02:21:50 CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB, 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13679219	EDI: NAVIENTFKASMSERV.COM Oct 20 2018 06:08:00 Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
13733011	+EDI: PFAL Oct 20 2018 06:08:00 Provident Funding Associates, L.P., 1235 N. Dutton Avenue, Suite E, Santa Rosa CA 95401-4666

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2018 at the address(es) listed below:

ANDREW F GORNALL	on behalf of Creditor	Nationstar Mortgage LLC agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor	Nationstar Mortgage LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
HEATHER STACEY RILOFF	on behalf of Creditor	Provident Funding Associates, L.P. heather@mvrlaw.com, Michelle@mvrlaw.com
JENIECE D. DAVIS	on behalf of Creditor	Provident Funding Associates, L.P. Jeniece@MVRLAW.COM, bonnie@mvrlaw.com
JOSHUA ISAAC GOLDMAN	on behalf of Creditor	Nationstar Mortgage LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor	Nationstar Mortgage LLC bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

MATTHEW CHRISTIAN WALDT on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
MICHAEL A. CATALDO2 on behalf of Joint Debtor Cheryl A. Barnes-Haigler ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CATALDO2 on behalf of Debtor Leroy S. Haigler, Jr. ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Debtor Leroy S. Haigler, Jr. ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Joint Debtor Cheryl A. Barnes-Haigler ecf@ccpclaw.com,
igotnotices@ccpclaw.com
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov,
karena.blaylock@phila.gov
REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 17

Information to identify the case:		
Debtor 1	Leroy S. Haigler Jr.	Social Security number or ITIN xxx-xx-0455
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Cheryl A. Barnes-Haigler	Social Security number or ITIN xxx-xx-1274
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 15-18977-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Leroy S. Haigler Jr.

Cheryl A. Barnes-Haigler

10/19/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.